



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

JUNE 1999

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS - JUNE 1999

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	157	58	1	21,138	344,125
II	0	0	0	344	106	14	29,296	236,204
III	0	0	0	375	184	1	35,545	225,417
IV	0	0	0	84	65	2	24,696	283,262
V	0	0	0	78	64	3	10,565	489,593
VI	0	0	0	114	76	33	42,660	145,426
TOTALS	0	0	0	1152	553	54	163,900	1,724,027
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	4	2	2	2	2	\$3,951,203	\$1,076,125	
II	2	2	0	2	0	\$1,138,188	\$0	
III	5	5	0	4	1	\$3,348,963	\$943,998	
IV	11	4	7	6	5	\$18,000,984	\$14,554,954	
V	4	2	2	1	3	\$286,615	\$5,648,742	
VI	10	4	6	6	4	\$85,676,764	\$30,254,111	
TOTALS	36	19	17	21	15	\$112,402,717	\$52,477,930	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION - FED TO PRIVATE			
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS		
I	0/\$0	0/\$0	0	\$0	0	\$0		
II	0/\$0	0/\$0	0	\$0	0	\$0		
III	0/\$0	0/\$0	0	\$0	0	\$0		
IV	0/\$0	0/\$0	0	\$0	0	\$0		
V	0/\$0	0/\$0	0	\$0	0	\$0		
VI	0/\$0	2/\$446,909,449	0	\$0	0	\$0		
TOTALS	0/\$0	2/\$446,909,449	0	\$0	0	\$0		

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members	Sponsor Support	Reason for Rejection
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CHARTER APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members	Sponsor Support
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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
24405	I	Vermont Burlington, VT	\$51,139,990	13,788	2,718
Field of Membership: Members of the Oniion River Cooperative in Burlington, Vermont who qualify for membership in accordance with its charter and and bylaws in effect on July 1, 1998;					
15802	I	Hudson Valley Poughkeepsie, NY	\$997,104,960	118,514	609
Field of Membership: Members and employees of Our Savior Lutheran Church in Fishkill, New York;					
9071	I	Direct Needham Heights, MA	\$267,508,897	36,358	1,450
Field of Membership: Employees of Sapient Corporation who work in or are paid from Cambridge, Massachusetts;					
23521	I	Digital Maynard, MA	\$783,193,274	103,297	1,900
Field of Membership: Employees of Bose Corporation who work in Framingham, Massachusetts;					
15328	I	K V Augusta, ME	\$36,614,945	8,247	550
Field of Membership: Members of Capital Area Housing Group in Augusta, Maine who qulaify for membership in accordance with Article II of the bylaws in effect as of May 12, 1998;					
1884	I	Sunmark Schenectady, NY	\$136,730,327	27,876	1,600
Field of Membership: Members of Local Union 236 of the International Brotherhood of Electrical Workers in Albany, New York who qualify for membership according to its bylaws in effect on June 18, 1999;					
21026	I	North Franklin Malone, NY	\$9,942,112	2,895	500
Field of Membership: Employees of Upstate Correctional Facility who work in Malone, New York;					
5796	I	Sikorsky	\$278,865,221	44,798	540

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

Stratford, CT

Field of Membership: Employees of the Hewitt Organization who work in or are paid from Shelton, Connecticut;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	157	933
Number of Federal Credit Unions Receiving Expansions	58	147
Potential Membership Increase	21,138	344,125
Number of FCU Requests Deferred	35	162
Number of FCU Requests Denied	1	1

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
11374	II	C-B-W Schools FCU Sidman, PA	\$55,749,813	9,156	1,500
Field of Membership: Emps of and students attending Cambria Community College in Johnstown, PA;					
6885	II	People First FCU Allentown, PA	\$156,347,631	42,413	1,400
Field of Membership: Employees of The Guardian Life Insurance Company (Northwest Regional Office) who work in Bethlehem, Pennsylvania;					
5234	II	Cedar Point FCU Lexington Park, MD	\$91,155,971	22,738	503
Field of Membership: Active members and employees of the St. Mary's County Chamber of Commerce in Mechanicsville, Maryland;					
4240	II	Choice One FCU Wilkes Barre, PA	\$21,784,897	8,492	628
Field of Membership: Employees of Bemis Company, Inc., who work in Hazleton, Pennsylvania;					
6694	II	Members 1st FCU Mechanicsburg, PA	\$464,423,467	82,235	1,685
Field of Membership: Employees of Synertech, Inc., who work in Harrisburg, Pennsylvania (+900); Employees and members of Country & Town Baptist Church in Mechanicsburg, Pennsylvania (+785);					
857	II	Affinity FCU Bedminster, NJ	\$635,237,828	83,340	1,239
Field of Membership: Employees of Novo Nordisk (NN) who work at the following locations named: NN of North America, Inc., NY, NY; NN Pharmaceuticals, Inc., Princeton, NJ; NN Pharmaceutical Industries, Inc., Clayton, NC; NN A/S, Plantation, FL; NN BioChem North America, Inc., Franklinton, NC; NN BioTech, Inc., Davis, CA; and ZymoGenetics, Inc., Seattle, WA;					
15483	II	FAA Technical Center FCU Northfield, NJ	\$47,907,295	10,326	1,000
Field of Membership: Employees and members of The Atlantic City and County Board of Realtors;					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

2551	II	Police and Fire FCU Philadelphia, PA	\$809,740,034	100,300	716
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Field of Membership: Members of the Packer Park Civic Association located in Philadelphia, Pennsylvania who qualify for membership in accordance with its bylaws in effect as of June 1999;

12456	II	Richmond FCU Richmond, VA	\$24,925,743	6,812	1,900
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Field of Membership: Employees of Edge Management, Inc. who work in or are paid from Richmond, Virginia;

20042	II	Franklin Mint FCU Broomall, PA	\$190,159,162	39,542	600
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Field of Membership: Employees of Placers, Inc., in Christiana, Delaware who work on-site at the Franklin Mint in Franklin Center or Aston, Pennsylvania;

18242	II	West Shore Teachers FCU Camp Hill, PA	\$30,850,176	7,084	800
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Field of Membership: Active members and employees of the St. Timothy Evangelical Luthern Church in Camp Hill, PA;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	344	1,978
Number of Federal Credit Unions Receiving Expansions	106	257
Potential Membership Increase	29,296	236,204
Number of FCU Requests Denied	14	74
Number of FCU Requests Delayed	77	342

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
2042	III	Eastern Financial Miami, FL	\$1,103,914,548	156,240	733
Field of Membership: Voting members of the Huntington Maintenance Association , Inc., located in Miramar, Florida who qualify in accordance with its articles of incorporation in effect on June 8, 1999.					
5988	III	Fairwinds Orlando, FL	\$546,357,432	87,203	800
Field of Membership: Employees of Tempus Resorts International who work in Orlando, Florida.					
5988	III	Fairwinds Orlando, FL	\$546,357,432	87,203	900
Field of Membership: Employees of First USA Bank who work in or are paid from Lake Mary, Florida.					
7000	III	Fort Knox Ft Knox, KY	\$225,337,738	79,086	687
Field of Membership: Employees of American Greetings Corporation who work in Danville, Kentucky.					
7000	III	Fort Knox Ft Knox, KY	\$225,337,738	79,086	636
Field of Membership: Employees of ATR Wire & Cable Co., Inc., who work in Danville, Kentucky.					
7000	III	Fort Knox Ft Knox, KY	\$225,337,738	79,086	1,739
Field of Membership: Employees of Matsushita Home Appliance Corporation of American who work in Danville, Kentucky.					
7000	III	Fort Knox Ft Knox, KY	\$225,337,738	79,086	1,100
Field of Membership: Employees of Ephraim McDowell Health who work in Danville, Kentucky					
7000	III	Fort Knox Ft Knox, KY	\$225,337,738	79,086	900
Field of Membership: Employees of Trim Masters, Inc., who work in Harrodsburg, Kentucky					
7387	III	FPL Hialeah, FL	\$211,563,725	39,292	900
Field of Membership: Employees of StaffLink Outsourcing, Inc., who are paid from North Miami, Florida.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

9589	III	Barksdale Barksdale AFB, LA	\$280,648,049	69,824	523
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Field of Membership: Employees of Berg Incorporated who work in Shreveport, LA

14676	III	Gwinnett Lawrenceville, GA	\$32,215,343	9,344	575
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Field of Membership: Voting members of the Appalachian Baptist Church in Dacula, Georgia, who qualify in accordance with its constitution and bylaws in effect on June 15, 1999

18297	III	Coastal Raleigh, NC	\$743,916,114	83,992	684
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Field of Membership: Employees of Highwoods Properties who work in or are paid from Raleigh, North Carolina

24221	III	Westpoint Stevens Emp. Cr. Assn. Valley, AL	\$20,660,280	16,321	509
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Field of Membership: Employees of Lanier Health Services who work in Valley, Alabama

16773	III	Copper Basin (Conversion to L.I. Community) Copperhill, TN	\$11,717,000	4,957	
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Persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community of Polk County, Tennessee, as defined in Section 701.34 of the NCUA Rules and Regulations;

Persons who live, work, worship, or attend school in and businesses and other legal entities located in the low-income community of Fannin County, Georgia, as defined in Section 701.34 of the NCUA Rules and Regulations;

Approval authority delegated to the RD due to size of community.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	375	2,474
Number of Federal Credit Unions Receiving Expansions	184	238
Potential Membership Increase	35,545	225,417
Number of FCU Requests Denied	1	32
Number of FCU Requests Deferred	38	302

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
8667	IV	CP Jackson, MI	167,976,320	29,588	921
Field of Membership: Students of Northwest High School enrolled in the Partnership in Education Program in Jackson, Michigan.					
24034	IV	Notre Dame Notre Dame, IN	172,697,205	39,706	920
Field of Membership: Parishoners and employees of St. Mary of the Assumption Church in South Bend, Indiana.					
21226	IV	Promedica Toledo, OH	14,537,696	4,988	1,464
Field of Membership: Employees, physicians, medical staff, and volunteers of Flower Hospital, a subsidiary of Promedica Health Systems, who work in Sylvania, Ohio.					
21226	IV	Promedica Toledo, OH	14,537,696	4,988	627
Field of Membership: Employees of Promedica Physicians Support, a subsidiary of Promedica Health Systems, who work in Northwest Ohio and Southeastern Michigan.					
5495	IV	Glass City Maumee, OH	78,076,468	18,487	500
Field of Membership: Members of the International Union of Bricklayers and Allied Craftworkers No. 3 of Ohio in Toledo, Ohio.					
159	IV	Three Rivers Fort Wayne, IN	264,989,128	55,688	550
Field of Membership: Employees of Aon Innovative Solutions who work in or are paid from Fort Wayne, Indiana.					
5742	IV	Negaunee Community Negaunee, MI	22,474,773	5,416	5,870
Field of Membership: (Community Expansion) Persons who live, work, worship, or attend school in, and businesses located in the following areas of Marquette County, Michigan: Sands Township, Skandia Township, and West Branch Township.					
Correcting Entries: These Community Expansions or Community Conversions were approved in 1999 but were not included in previous months reports.					
214	IV	Southside Community Columbus, OH	3,739,799	1,645	62,654
Field of Membership: (Community Conversion approved 2/19/99) Persons who live, work, or worship, attend school in, and businesses and other legal entitites in South Side Columbus, Ohio, identified as the area bounded by highway Interstate 70 on the north, Alum Creek Drive on the east, highway Interstate 270 on the south, and Scioto River on the west.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

11674	IV	Firelands Bellevue, OH	75,731,913	10,193	108,865
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Field of Membership: (Community Expansion approved 2/26/99) Persons who reside, work, or worship, attend school, and businesses and other legal entities within the geographic area of Huron County, Ohio, including the Village of Plymouth, Ohio; Groton, Oxford, Milan, Berlin, or Florence Townships in Erie County, Ohio; York Township in Sandusky County, Ohio; and Adams, Thompson, Reed, or Venice Townships in Seneca County, Ohio, including the Village of Green Springs, Ohio; Persons who live in the low-income community of Crawford County, Ohio; persons who regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in the low-income community of Crawford County, Ohio; persons participating in programs to alleviate poverty or distress which are located in the low-income community of Crawford County, Ohio. incorporated and unincorporated organizations located in the low-income community of Crawford County, Ohio, or maintaining a facility in the low-income community of Crawford County, Ohio.

17550	IV	Yorkville Plant Yorkville, OH	4,356,049	1,328	1,472
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Field of Membership: (Community Conversion approved 03/31/99) Persons who reside, work, worship, attend school in, and businesses and other legal entities in the Buckeye Local School District in Ohio.

14798	IV	Bethel Baptist Dayton, OH	151,106	325	11,480
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Field of Membership: (Low-Income Community Conversion approved 3/11/99) Persons who live in the low-income community bordered on the north by Wolf Creek (Blaine Avenue); on the east by Carlton Avenue/Wolf Creek (Edwin C. Moses Blvd); on the south by Edgemount (Edwin C. Moses Blvd); and on the west by Miami Chapel/Roosevelt (Dennison, Woodward, Hallwood Blvds), an area known as the Inner West Priority Board in Dayton, Ohio; persons who regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in the Inner West Priority Board; persons participating in programs to alleviate poverty or distress which are located in the Inner West Priority Board; incorporated or unincorporated organizations located in the Inner West Priority Board or maintaining a facility in the Inner West Priority Board.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	84	443
Number of Federal Credit Unions Receiving Expansions	65	158
Number of Potential Members Added	24,696	283,262
Number of FCU Requests Denied	2	19
Number of FCU Requests Deferred	14	106

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
24406	V	Bellco First Englewood, CO	\$804,822,133	113,032	905

Field of Membership Addition: employees and students of Regis Jesuit High School in Aurora, Colorado.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	78	545
Number of Federal Credit Unions Receiving Expansions	64	423
Potential Membership Increase	10,565	489,593
Number of FCU Requests Denied	3	30
Number of FCU Requests Delayed	32	260

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
5913	VI	Alaska USA Anchorage, AK	\$1,483,186,123	209,043	1,000
Field of Membership: Employees of Laidlaw Transit Inc. who work in or are paid from Anchorage, Alaska					
6580	VI	Ventura County Ventura, CA	\$141,499,957	33,113	600
Field of Membership: Employees of MCM Harvesters Incorporated who work in Ventura County, California					
19565	VI	Desert West Salt Lake City, UT	\$11,663,412	8,484	9,900
Field of Membership: Employees of Fry's Food and Drug Stores, a wholly-owned subsidiary of Smith's Food and Drug Centers, Inc., who are paid from Phoenix, Arizona					
15732	VI	TRW Systems Manhattan Beach, CA	\$365,504,504	52,287	1,939
Field of Membership: Employees of Merisel, Inc. who work in or are paid from El Segundo, California					
9109	VI	Families and Schools Together Hanford, CA	\$39,366,774	10,356	603
Field of Membership: Voting members of Hanford Chamber of Commerce in Hanford, California who qualify for membership in accordance with their charter and bylaws in effect on June 17, 1999; Employees of the Hanford Chamber of Commerce who work in Hanford, California					
5663	VI	Inter-Guild Los Angeles, CA	\$11,374,946	5,348	850
Field of Membership: Voting members of the Society of Motion Pictures and Television Art Directors, IATSE Local 876 in Studio City, California who qualify for membership in accordance with their charter and bylaws in effect on June 17, 1999; Employees of the Society of Motion Pictures and Television Art Directors, IATSE Local 876 who work in Studio City, California					
9160	VI	Wyoming Employees Cheyenne, WY	\$63,608,218	14,330	535
Field of Membership: Employees of St. John's Hospital who work in Jackson, Wyoming					
760	VI	Fred Meyer Employees Portland, OR	\$38,452,362	14,008	1,120
Field of Membership: Employees of Fox Jewelers, Littman Jewelers, and Barclay Jewelers, wholly-owned subsidiaries of Merksamer Jewelers, a wholly-owned subsidiary of Fred Meyer Jewelers, who work in the United States					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

5465	VI	First Education Cheyenne, WY	\$18,021,295	4,615	1,400
Field of Membership: Students enrolled at Cheyenne East High School in Cheyenne, Wyoming					
729	VI	Unocal El Segundo, CA	\$57,316,455	7,000	800
Field of Membership: Employees of Andersen Consulting who work in El Segundo, California					
24478	VI	Palo Alto City Employees Palo Alto, CA	\$13,101,083	2,231	543
Field of Membership: Employees of Blue Chalk Cafe Corporation, dba Left at Albuquerque who work in or are paid from Palo Alto, California					
14650	VI	Parishioners Torrance, CA	\$32,518,915	6,317	1,528
Field of Membership: Employees, faculty, and students attending Alemany Catholic High School in Mission Hills, California					
21288	VI	Retail Pharmacy Wilsonville, OR	\$12,771,197	6,958	900
Field of Membership: Active members of the Oregon State Pharmacists Association in Salem, Oregon who qualify for membership in accordance with their charter and bylaws in effect on 22-Jun-99					
2409	VI	Rockwell Downey, CA	\$464,271,412	57,624	2,000
Field of Membership: Employees of Firamada PEO, a subsidiary of Firamada, Inc., who work in or are paid from Long Beach, California					
1815	VI	Oahu Educational Employees Honolulu, HI	\$349,231,473	50,096	1,100
Field of Membership: Employees of the Polynesian Cultural Center who work in Laie, Hawaii					
1748	VI	Natrona County School Employees Casper, WY	\$30,284,522	7,718	1,100
Field of Membership: Students attending Kelly Walsh High School in Casper, Wyoming					
14830	VI	Edwards Edwards AFB, CA	\$64,189,568	18,317	669
Field of Membership: Voting members of the Lancaster Chamber of Commerce in Lancaster, California who qualify for membership in accordance with their charter and bylaws in effect on 30-Jun-99					
24235	VI	Operating Engineers Local Union #3 Dublin, CA	\$447,108,271	56,820	500
Field of Membership: Voting members of the United Union of Roofers, Waterproofers and Allied Workers Local Union No. 40 who qualify for membership in accordance with their charter and bylaws in effect on 6/28/1999					

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

	Current Month	YTD
Number of Amendments Approved	114	518
Number of Federal Credit Unions Receiving Expansions	76	171
Potential Membership Increase	42,660	145,426
Number of FCU Requests Denied	33	74
Number of FCU Requests Deferred	22	155

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999



















REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
9107	I	Southeastern Chautaugua CSE Jamestown, NY	\$66,467,000	7694	Southwestern Area Jamestown, NY	\$2,985,772	Expand Services
Continuing Field of Membership: Employees of the Board of Education of the Second Supervisory School District of Chautaugua County who work in Falconer, Frewsburg and Pine Valley, New York. Merging Field of Membership: Employees of the Boards of Education of the Third Supervisory School District of Chautaugua County, New York.							
66077	I	Hartford Healthcare Hartford, CT	\$18,646,454	67961	West Indian Hartford, CT	\$73,278	Inability to obtain officials
Continuing Field of Membership: (state-chartered) Employees of Hartford Hospital and its affiliates; employees of Mt. Sinai Hospital and other healthcare related employee groups. Merging Field of Membership: (state-chartered) Members of the West Indian Social Club of Hartford, Inc. in Hartford, CT; and other associational groups.							
21915	I	Long Island Carle Place, NY	\$9,419,974	24402	NYS OSIA Bellmore, NY	\$965,431	Insolvency of MCU
Continuing Field of Membership: Employees of the State of New York, who work at the Pilgrim Psychiatric Center in Brentwood, New York or at the Central Islip Psychiatric Center in Central Islip, New York, and other employee and associational groups. Merging Field of Membership: Regular members of the Grand Lodge of the State of New York, Order Sons of Italy in America, in Franklin Square, New York, and of the affiliated lodges in the State of New York.							
68349	I	Tremont Braintree, MA	\$79,133,547	68024	American Chapels Boston, MA	\$1,002,847	Expand services
Continuing Field of Membership: (state-chartered) Employees of The School Committee of the City of Boston in Boston, Massachusetts; and many other employee and associational groups. Merging Field of Membership: (state-chartered) Membership in this credit union is limited to those who, at the time of application, are employed by the Boston Herald Division of New America Publishing, Inc. or its successors or assigns, associations of such employees, and employees and/or directors of this corporation, except persons not so eligible to membership that have joint accounts with members of the credit union for purpose of deposit and withdrawal only.							

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

4726	II	Raritan Bay FCU Sayreville, NJ	\$32,289,626	22586	Sunshine Employees FCU Sayreville, NJ	\$1,085,097	Supervisory Concerns
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Continuing FOM: Community common bond - persons who live, work, worship, or go to school in the City of South Amboy, the Borough of Sayreville, and the Borough of South River, New Jersey;
Merging FOM: Single common bond - employees of Sunshine Biscuits, Inc., who work in Sayreville, New Jersey;

9622	II	P.S.T.C. Employees FCU Upper Darby, PA	\$14,400,006	23032	Phila. Seventh Day Adventist Church FCU Philadelphia, PA	\$53,091	Emergency Merger
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Continuing FOM: Multiple common bond - Emps of Southeastern Pennsylvania Transit Authority, Suburban Transit Division, in Delaware, Chester or Montgomery Counties, Pennsylvania; emps of Southeastern Pennsylvania Transit Authority, City Transit Division, who work in the Market Frankford Elevated Train Shops and Yards in Upper Darby, Pennsylvania;
Merging FOM: Single common bond - members and employees of the West Philadelphia and South West Philadelphia Seventh Day Adventist Churches of Philadelphia, Pennsylvania;

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
7165	III	Member Service Little Rock, AR	\$10,969,760	21327	H.W.C. Employees Little Rock, AR	\$177,349	Continued services

Continuing Field of Membership: Employees of approximately 45 select groups in the Little Rock, Arkansas area.
Merging Field of Membership: Employees of Stone Container Corporation who work in Little Rock, Arkansas.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

2068	III	Southern Teachers Baton Rouge, LA	\$20,467,268	21542	APSE Napoleonville, LA	\$445,482	Continued services
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Continuing Field of Membership: Employees of Southern University who work in Baton Rouge, Louisiana, and 23 select groups in the Baton Rouge area.

Merging Field of Membership: Employees of Assumption Parish School Board who work in Assumption Parish, Louisiana.

7840	III	AT&T Family Winston Salem, NC	\$689,439,901	21591	Stroh Brewery Company Winston Salem, NC	\$3,027,797	Plant closing
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Continuing Field of Membership: Employees of AT&T and Lucent Technologies headquartered in Winston-Salem, North Carolina, and numerous other select groups in the Winston-Salem area, and near other branch locations in various parts of the country.

Merging Field of Membership: Employees of Stroh Brewing Company and employees of Miracle Feed, Inc., who work in Winston-Salem, North Carolina.

9260	III	L&N Louisville, KY	\$339,372,523	62305	Enro Shirt Co., Inc. Louisville, KY	\$943,998	Continued services
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Continuing Field of Membership: Employees of over 400 select groups in the Louisville, Kentucky area, and around other branch locations.

Merging Field of Membership: Employees of Enro Shirt Company, dba, The Apparel Group, who work in Louisville, Kentucky.

20771	III	Carolina Cooperative Charlotte, NC	\$15,535,467	19995	J.M.S. Gastonia, NC	\$143,817	Expanded services
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Continuing Field of Membership: Employees of more than 60 select groups in the Charlotte, North Carolina area.

Merging Field of Membership: Employees of Jenkins Metal Corporation who work in Gastonia, North Carolina.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
62513	IV	Oak Trust SCU Oakbrook Terrace, IL	41,286,339	15840	Kropp Employees FCU Chicago, IL	873,237	Management retiring
<p>Continuing Field of Membership: Any employees of an employer who is in the printing industry and is also a member of the Printing Industry of Illinois Association, Inc., whose employment is not covered by a collective bargaining agreement.</p> <p>Merging Field of Membership: Employees of Kropp Forge Company (a division of Anadite, Inc.) or employees of Kropp Forge Company Employees Savings and Profit Sharing Fund, who work in or are paid from Cicero, Illinois.</p>							
65770	IV	Service Plus SCU East Moline, IL	8,892,178	81608	Moline Postal Emp. SCU Moline, IL	454,388	Operating problems (Approved 4/29/99)

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

Continuing Field of Membership: Employees of the public schools in Hampton; South Moline Township; Colona School District in Henry County; Black Hawk College; any parochial school in Rock Island County; Henry County Schools; and Van Tieghem & Van Tieghem Ltd.

Merging Field of Membership: Employees of the Moline Post Office, Moline, Illinois.

68368	IV	Access SCU Westchester, IL	42,383,073	65260	American Family Employees SCU Cicero, IL	599,972	Financial condition
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Continuing Field of Membership: Employees of Zenith Electronics Corporation who work at various locations throughout the country and the employees of a variety of SEGs located throughout the State of Illinois.

Merging Field of Membership: Employees of General Electric Corporation in Illinois.

96073	IV	NICOM CU Hoffman Estates, IL	32,738,516	19783	PaceSetter FCU Niles, IL	13,131,645	Expanded services
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Continuing Field of Membership: Employees, shareowners, contractors, and retirees of American Information Technologies (Ameritech), employees of Krex Computers, Nystrom, Lloyd Creative Staffing, Inc., Payroll Alternatives, and Diversified Computer Consultants. Anyone who lives or works in the Village of Hoffman Estates and the Townships of Palatine and Barrington, Illinois.

Merging Field of Membership: Employees of A.B. Dick, several federal agencies in the Chicago SMSA, Butternut Breads, Illinois Institute of Technology, and members of several women's associations in the Chicago SMSA.

16431	IV	USA FCU Troy, MI	383,183,192	5189	Maccabees Home Office FCU Southfield, MI	1,384,158	Sponsor closing
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Continuing Field of Membership: Employees of Unisys Corporation or Loral Defense Systems-Eagan and its wholly owned or majority owned subsidiaries who work in or are paid from the United States, and various select groups.

Merging Field of Membership: Permanent employees of Royal Maccabees Insurance Company and its subsidiary, Royal Life Insurance Company of New York, who work at the offices in Southfield, Michigan, Albany, New York, and various other designated locations.

62874	IV	Health Care SCU Grand Rapids, MI	45,359,745	62466	Blodgett Memorial Medical Center SCU Grand Rapids, MI	9,634,303	Sponsors merged
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Continuing Field of Membership: Employees of licensed hospitals and nursing homes, persons employed within licensed hospitals and nursing homes, and medically related registered or licensed professionals working or living in Kent and Ottawa counties of Michigan.

Merging Field of Membership: Employees of Blodgett Memorial Hospital in Grand Rapids, Michigan.

3521	IV	St. Clements Parish FCU Lakewood, OH	1,314,202	15580	St. Lukes FCU Lakewood, OH	334,251	Inadequate management
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Continuing Field of Membership: Members of St. Clement's Catholic Church in Lakewood, Ohio.

Merging Field of Membership: Members of St. Lukes Catholic Church in Lakewood, Ohio.

9208	IV	St. Monica/St. Martin FCU Garfield Heights, OH	70,149,880	64189	St. Pius X Parish SCU Northfield, OH	2,051,505	Operating Problems
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Continuing Field of Membership: Members and employees of St. Monica Catholic Parish in Garfield Heights, Ohio, St. Martin of Tours Catholic Parish in Maple Heights, Ohio, and St. Wenceslas Catholic Church in Maple Heights, Ohio, and employees of Light of Hearts Villa in Bedford, Ohio.

Merging Field of Membership: Members and employees of St. Pius X Parish Church and School in Bedford, Ohio, St. Barnabas Parish Church and School in Northfield, Ohio, St. Mary Parish and School in Bedford, Ohio, and Our Lady of Guadalupe Church and School in Macedonia, Ohio.

68364	IV	Dow Eastern SCU Strongsville, OH	4,632,844	19606	Dow Hanging Rock FCU Ironton, OH	852,322	Sponsor downsizing
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Continuing Field of Membership: Employees of Dow Chemical Company in Cleveland, Ohio and several other select employee groups acquired in previous mergers.

Merging Field of Membership: Employees of the Dow Chemical Company Hanging Rock plant in Hanging Rock, Ohio.

24576	IV	Citizens Community FCU Altoona, WI	92,238,808	24580	Hocak FCU Black River Falls, WI	1,425,371	Emergency merger
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Continuing Field of Membership: Persons who live, work, or worship in Chippewa or Eau Claire Counties, Wisconsin, Grant, Colfax, Elk Mound, Springbrook, or Rock Creek Townships in Dunn County, Wisconsin, Albany Township in Pepin County, Wisconsin, Mondova or Naples Townships in Buffalo County, Wisconsin, or Albion, Unity, or Sumner Townships in Trempealeau County, Wisconsin.

Merging Field of Membership: Enrolled tribal members of the Hocak Nation, headquartered in Black River Falls, Wisconsin, or employees of all Hocak Nation owned and operated businesses in the State of Wisconsin.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

67008	IV	Members First SCU Madison, WI	4,878,630	66664	RAYOVAC SCU Madison, WI	1,814,786	No officials
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Continuing Field of Membership: Multi employee groups, including employees of the Sub-Zero Freezer Co.; employees of Federal Industries, in Belleville, Wisconsin; employees of Conatiner Haul-Away, Inc., in Madison/Verona, Wisconsin; and members of the Immaculate Heart of Mary Parish.

Merging Field of Membership: Employees of RAYOVAC Corporation in Madison, Wisconsin.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
60034	V	Deere Community Ankeny, IA	\$61,574,976	65119	AGI Des Moines, IA	\$564,220	More/better services
Continuing Field of Membership: community Merging Field of Membership: employees of Fairco and other related groups.							
15327	V	Kro-Dal Dallas, TX	\$17,060,973	23791	ARW Dallas, TX	\$286,615	More/better services
Continuing Field of Membership: employees of the Dallas Division of the Kroger Company and several other SEGs in the Dallas area. Merging Field of Membership: employees of Alford Refrigerated Warehouses; employees of businesses who work in the Alford Building in Dallas, Texas; and the usual.							
64049	V	Dupaco Community Dubuque, IA	\$185,704,799	65021	General Drivers Dubuque, IA	\$4,733,384	More/better services
Continuing of Field of Membership: community. Merging Field of Membership: members of General Drivers and Local Union 421.							
1479	V	Fort Lyon Las Animas, CO	\$7,279,093	65850	Bent County School Employees Las Animas, CO	\$351,138	No officials
Continuing Field of Membership: employees of Fort Lyon VA Medical Center who work in Fort Lyon, Colorado; employees of the US Postal Service and the USDA who work in Las Animas, Colorado; employees of Bent County, Colorado and the City of Las Animas, Colorado. Merging Field of Membership: employees and officials of the Bent County, Colorado school district.							

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
1119	VI	1st Pacific Vallejo, CA	\$102,505,426	16125	Napa Postal Napa, CA	\$547,543	Poor financial condition
Continuing Field of Membership: Civilian and military personnel of the United States Government who work or train in various northern California locations and employees of numerous select employer groups within the general area of Vallejo, California.							
Merging Field of Membership: Employees of the United States Post Office who work in Napa, St. Helena, or Calistoga, California.							
68376	VI	East Idaho Idaho Falls, ID	\$79,554,689	67239	Madison Teachers Sugar, ID	\$1,103,996	More/better services
Continuing Field of Membership: N/A - State Chartered.							
Merging Field of Membership: N/A - State Chartered.							
8431	VI	Oregon Rails Portland, OR	\$17,605,665	63623	Western Waxed Paper Emp Portland, OR	\$3,230,063	Lack of sponsor support
Continuing Field of Membership: Employees of the Union Pacific Corporation who work in or are headquartered in Portland, Oregon and several small group additions.							
Merging Field of Membership: Employees of Ft. James Corp., Rexam Graphics, Progressive Ink Co., Morgan CFS, Inc., and Morgan CFS #2 Co. who work in Portland, Oregon							
68402	VI	Vintage Modesto, CA	\$40,187,393	5992	Stanislaus County Modesto, CA	\$75,761,123	More/better services
Continuing Field of Membership: N/A - State Chartered.							
Merging Field of Membership: Employees of Stanislaus County and various select employer groups.							

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

24326	VI	Chevron San Francisco, CA	\$427,338,306	1873	Chevron Employees Phoenix, AZ	\$2,768,753	More/better services
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Continuing Field of Membership: Employees of Chevron Corporation and subsidiaries.

Merging Field of Membership: Employees of Chevron U.S.A. Inc., Southern Rocky Mountain Division and employees of subsidiaries of Chevron U.S.A. and dealers who have branded contracts to sell Chevron fuels and lubricants within the geographic boundaries of the Southern Rocky Mountain District of Chevron U.S.A.

63194	VI	Idaho Central Pocatello, ID	\$116,403,682	82526	Magic Valley Teachers Twin Falls, ID	\$487,487	No officials
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Continuing Field of Membership: Employees of retail and wholesale establishments in several counties in central Idaho, public employees within the State of Idaho who are not members of other credit unions, employees and chapters of the Idaho Credit Union League, and other Idaho credit unions.

Merging Field of Membership: Employees of Magic Valley Teachers School Districts in Twin Falls, Idaho.

18704	VI	National Semiconductor Sunnyvale, CA	\$85,523,006	6388	FSC Santa Clara, CA	\$7,146,888	More/better services
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Continuing Field of Membership: Employees of National Semiconductor Corporation and several small group additions.

Merging Field of Membership: Employees of the Pacific Coast Division of Owens-Corning Fiberglas Corporation and numerous small group additions.

64835	VI	Peninsula Postal San Jose, CA	\$84,873,367	65052	San Francisco Postal San Francisco, CA	\$11,872,813	Poor financial condition
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Continuing Field of Membership: Employees of the U.S. Postal Service who work in the counties of Santa Clara, San Mateo, Santa Cruz, Monterey, and San Benito.

Merging Field of Membership: Employees of the U.S. Postal Service and any Civil Service employees who work within the San Francisco Postal region.

**NOTE: The following merger was submitted incorrectly by the state and approved in April
(included in April 1999 Delegation of Authority Report)**

67166	VI	Utah Associations Salt Lake City, UT	\$5,570,421	67070	Associated Salt Lake City, UT	\$7,269,206	More/better services
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Continuing Field of Membership: N/A - State Chartered.

Merging Field of Membership: N/A - State Chartered.

The merger was amended as follows:

67070	VI	Associated Salt Lake City, UT	\$8,342,571	67166	Utah Associations Salt Lake City, UT	\$6,290,546	More/better services
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Continuing Field of Membership: N/A - State Chartered.

Merging Field of Membership: N/A - State Chartered.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - June 30, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
11256/68402	VI	Vintage Modesto, CA	\$40,406,549	FOM restriction
21576/68404	VI	First Financial West Covina, CA	\$406,502,900	FOM restriction

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
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INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
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CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
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